

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for the debtor

In Re:

Charlene Knight-Watts

Case Number: 22-10975Judge: ABA

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed

By New Jersey Housing and Mortgage Finance Agency
creditor,

A hearing has been scheduled for, at

OR

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for July 5, 2022 at 10:00 am.

- ☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons **(choose one)**:

☐ I am sending a mortgage payment overnight tonight, June 28, 2022 and will send a payment of one half each month to catch up on the post-petition mortgage arrears.

This certification is being made in an effort to resolve the issues raised by the Trustee in its motion.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: 6-28-22 /s/Charlene Knight-Watts

Note:

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.